

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sharon Stephanie Anderson
Debtor

Case No. 21-00332-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 11, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db	+ Sharon Stephanie Anderson, 7119 Woodland Lane, Alpharetta, GA 30009-8723
5391456	+ AHMDU AUTEFEH, 731 MARTENS LANE, SPRINGFIELD, PA 19064-1210
5391457	AMANDA GESCHWINDT, 1015 NORTH WALKER AVENUE, HERMITAGE, PA 16148
5391459	+ AMERIGAS, 1495 ROCKDALE LANE, STROUDSBURG, PA 18360-6432
5391460	ANGELA MERCADO, 611 WINDY ROAD, HATBORO, PA 19040
5391461	+ ANNE LOUISE HYDALL, 7413 WILLOW CREEK DRICE, CHARLOTTE, NC 28270-2854
5391463	+ ASHLEY RAU, 668 A1 MARSHALL ROAD, HILLSBOROUGH, NJ 08844-5328
5391464	## ASIA LILLEY, 157 OLYMPIA, PITTSBURGH, PA 15211-1366
5391465	+ BERKHEIMER TAX ADMINISTRATION, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795
5391466	+ BILL SCHAEFER, 83 TIPTON DRIVE E, SHIRLEY, NY 11967-3616
5391468	BUREAU OF BUSINESS TRUST, FUND TAXES, PO BOX 280904, HARRISBURG, PA 17128-0904
5391467	BUREAU OF BUSINESS TRUST, FUND TAXES, PO BOX 280905, HARRISBURG, PA 17128-0904
5391469	+ CARA KNOOREN, 123 CLEMS RUN ROAD, MULLICA HILL, NJ 08062-2859
5391470	+ CAROL BRIGHAM, 2207 NEW ALBANY ROAD, RIVERTON, NJ 08077-3538
5391471	+ CASEY DUNN, 110 WILDE ROCK ROAD, VERONA, NJ 07044-1524
5391473	+ CHRIS WHITE, 141 HEMLOCK ROAD, TANNERSVILLE, PA 18372-7763
5391474	+ CHRISTOPHER SPRAGUE, 87 CEDAR STREET, ISLIP, NY 11751-2232
5391476	CITIZENS BANK, ASSET RECOVERY, RIVERSIDE, RI 02915-3019
5391479	CONTRACT CALLERS INC., PO BOX 660288, DALLAS, TX 75266-0288
5391481	CYNDA KOGDEN, 5125 THIRD STREET, NEWPORT, PA 17074
5391482	+ CYSTIC FIBROSIS, 1816 WALLACE STREET, STROUDSBURG, PA 18360-2729
5391483	+ DANIELLA PORZECANSKI, 211 WEST 71ST STREET, 16B, NEW YORK, NY 10023-3769
5391484	+ DAVE & JUDY KANDI, 115 MURPHY LANE, FALLING WATERS, WV 25419-3987
5391485	+ DEBBIE INTVELD, 61 WOODLAND DRIVE, VERNON, NJ 07462-3510
5391486	+ DIANE DUDECK, 229 SNOW VALLEY DRIVE, DRUMS, PA 18222-1133
5391487	DIANE KOEHLER, 340 BARODONA DRIVE, TOMS RIVER, NJ 08753
5391488	+ ELIZABETH HUMINISKI, 2153 HOLLY LANE, RIVERTON, NJ 08077-3437
5391489	+ ENCORE RECEIVABLE MANAGEMENT, PO BOX 3330, OLATHE, KS 66063-3330
5391490	+ ERIC BUSILLO, 1725 LIGHT STREET, UNIT 2, BALTIMORE, MD 21230-4918
5391491	+ ERIN GULLO, 21 LAKESIDE DRIVE, MARLTON, NJ 08053-2704
5391492	FRANK QUINN, 235 MARKET STREET, 5TH FLOOR, CHESTER, PA 19013
5391494	+ GINABAR ESTELLA, 506 ROUND TABLE DRIVE, NAZARETH, PA 18064-8815
5391495	+ JENNIFER ARONS, 826 PLEASURE ROAD, LANCASTER, PA 17601-4440
5391496	+ JENNIFER KELLEY, 1804 MAUMEE AVENUE, ALLENTOWN, PA 18103-4279
5391497	+ JOAN LIASHENKO, 3343 CLEVELAND STREET, MINNEAPOLIS, MN 55418-1530
5391498	+ JULIE PEREZ, 4404 LAKE IN THE WOODS, SPRING HILL, FL 34607-2519
5391499	+ KELLI FRABLE, 202 SOUTH 3RD STREET, COOPERSBURG, PA 18036-2150
5391500	KERI BURLEW, 21 MORYER COURT, FREEHOLD, NJ 07728
5391501	KETTLE CREEK ENVIRONMENTAL CENTER, 120 CABIN CREEK LANE, EAST STROUDSBURG, PA 18302
5391503	KRIS SOLBERG, 262 NORTH RUTHERFORD AVENUE, BRIGHTWATERS, NY 11718
5391504	KRISTINA DAZIDOWSKI, 59 ANAPaula DRIVE, EL PASO, TX 79932
5391505	+ LAUIRE KAUFMAN, 226 WILLOW DRIVE, MAHOPAC, NY 10541-1125

5391506 LEHIGH VALLEY HEALTH NETWORK, PO BOX 781733, PHILADELPHIA, PA 19178-1733
 5391508 + MARGARITA DIAZ, 120-21 101 AVENUE, SPRINGFIELD GARDENS, NY 11419-1324
 5391509 + MARYANN GIBBONS, 14 WEST HYLAND DRIVE, NEW RINGGOLD, PA 17960-8916
 5391510 + MATTHEW MULVEY, 641 TENNENT ROAD, ENGLISHTOWN, NJ 07726-3141
 5391511 MERCANTILE ADJUSTMENT BUREAU, 165 LAWRENCE BELL DRIVE, SUITE 100, WILLIAMSVILLE, NY 14221-7900
 5391512 MICHAEL KIERNAM, 6539 HOLLOW DRIVE, GOODVILLE, PA 17528
 5391513 MICHELLE PATHER, 8 WAVERLY PLACE, CLIFTON, NJ 07011
 5391514 + MIKE KASZYSKI, 5518 WILLOW WAY, OREFIELD, PA 18069-9088
 5391515 PENN CREDIT (P), PO BOX 69703, HARRISBURG, PA 17106-9703
 5391516 + PHILLIP WEINER, 30 CANYON DRIVE, BERLIN, NJ 08009-1412
 5391517 + PHYLLIS PANDISCIA, 30 PARKER DRIVE, MORRIS PLAINS, NJ 07950-2438
 5391519 + RAMOS MILAGROS, 3450 BAYCHESTER AVENUE, BRONX, NY 10475-1407
 5391520 + REBECCA BEISTINE, 2040 MARKET STREET, MIDDLETOWN, PA 17057-3421
 5391521 + RICHARD METZ, 2034 VALLEY ROAD, MARYSVILLE, PA 17053-9729
 5391522 + RICK MCFARLAND, 840 ROANOAK COURT, RAMSEY, NJ 07446-2916
 5391523 + ROWENDA SCHROEDER, 1934 PARK RIDGE DRIVE, NARVON, PA 17555-9500
 5391524 + RUTHIE WEAVER, 62 HAWTHORNE LANE, BOYERTOWN, PA 19512-8177
 5391525 + SAAD YVES, 857A ROUTE 57, STEWARTSVILLE, NJ 08886-2103
 5391526 + SABRINA EVANGELIST, 1707 DARTMOUTH DRIVE, NORRISTOWN, PA 19401-5412
 5391527 + SALLY TIerno, 114 NEW YORK AVENUE, BERGENFIELD, NJ 07621-1427
 5391528 + SHELLY OZANNE, 1226 WEST BROAD STREET, QUAKERTOWN, PA 18951-1230
 5391529 SUNRISE CREDIT SERVICES, PO BOX 9100, FARMINGDALE, NY 11735-9100
 5391530 + TIMONTY SCANLON, 26 BRANT STREET, EAGLEVILLE, PA 19403-1311
 5391531 TONY PANDISCIA, 56 WARREN STREET, SPARTA, NJ 07871
 5391532 + VICKI BARNETT, 571 LORD FAIRFAX STREET, CHARLES TOWN, WV 25414-2529
 5391533 + WENDY WILD, 336 MAPLE AVENUE, MILLERSVILLE, PA 17551-1530

TOTAL: 68

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jun 11 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5391458	+ EDI: AMEREXPR.COM	Jun 11 2021 22:53:00	AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
5391475	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 11 2021 18:59:00	CITIZENS BANK, 1 CITIZENS DRIVE, RIVERSIDE, RI 02915-3019
5391477	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 11 2021 18:59:00	CITIZENS BANK, ASSET RECOVERY ROP25B, ONE CITIZENS DRIVE, RIVERSIDE, RI 02915-3019
5391478	+ Email/Text: compliance@contractcallers.com	Jun 11 2021 18:59:00	CONTRACT CALLERS INC, 501 GREEN ST 3RD FL STE 302, AUGUSTA, GA 30901-4415
5391480	+ EDI: CONVERGENT.COM	Jun 11 2021 22:53:00	CONVERGENT, PO BOX 9004, RENTON, WA 98057-9004
5391493	+ EDI: RMSC.COM	Jun 11 2021 22:53:00	GECRB/CARE CREDIT, PO BOX 960061, ORLANDO, FL 32896-0061
5391472	EDI: JPMORGANCHASE	Jun 11 2021 22:53:00	CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850
5391502	Email/Text: PBNCNotifications@peritusservices.com	Jun 11 2021 18:59:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5391507	Email/Text: camanagement@mtb.com	Jun 11 2021 18:59:00	M&T BANK, PO BOX 62182, BALTIMORE, MD 21264-2182
5391518	EDI: PRA.COM	Jun 11 2021 22:53:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, NORFOLK, VA 23502-4962
5391628	+ EDI: RMSC.COM	Jun 11 2021 22:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

23541-1021

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5391462	##+	ANTHONY REISINGER, 5 BERYL ROAD, CHELTENHAM, PA 19012-1205

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2021 at the address(es) listed below:

Name	Email Address
John J Martin (Trustee)	pa36@ecfbis.com trustee martin@martin-law.net
Rebecca Ann Solarz	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Sharon Stephanie Anderson lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1 Sharon Stephanie Anderson
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:21-bk-00332-HWV**

Social Security number or ITIN xxx-xx-2434
EIN --_-----

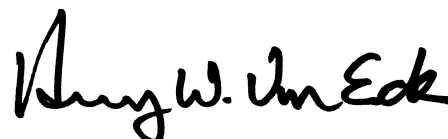
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sharon Stephanie Anderson
aka Sharon S. Anderson, aka Sharon Anderson,
fdba Cranberry Manor Bed and Breakfast

6/11/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.